

Women Empowerment through Stree Shakthi Program: A Case Study of Hassan District, Karnataka

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Abstract: Stree Shakthi (women empowerment) Self Help Group is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members for income generating activities. The programme was launched by Government of Karnataka during 2000-01 and it is being implemented throughout the state to empower rural women and make them self-reliant. About 15 to 20 women members who are from below poverty line families, landless agricultural labourers, other backward caste women Schedule Caste and Scheduled Tribe women join together. Stree Shakthi Groups are formed through Anaganwadi workers and taluk federations. At present there are 1.40 lakhs Stree Shakthi groups are functioning in the state approximately 21 lakhs women members are organized. Present paper makes endeavor to realize the facilities provided by the department of women and children to the Stree Shakthi groups and income generating activities performing by SSGs.

Key Words: Women Empowerment, Agriculture, Backward Caste, Empowerment, landless Labourers, Organized.

INTRODUCTION

The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, rural women have harder lives and are often discriminated against with regard to land and property rights, and in access to medical facilities and rural finance. Women undertake the more onerous tasks involved in the day-to-day running of households, including the collection of fuel wood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are

lower than those of men. They also command lower wages as labour: as rural non-agricultural labourers, women earn lowest wage per day than men. Women's voice in key institutions concerned with decision making is also limited. In order to get out of above mentioned exploitations freedom of finance is an effective tool, having realized the ground reality government of Karnataka as taken few initiatives, implementation of Stree Shakthi Group programme is one among many. One of the most important factors affecting the sustainability of a micro enterprise would be the identification of right product ideas. We have to develop a framework for identifying products which could be produced by micro enterprises promoted by SHGs. Micro enterprises face several constraints such as the inability to invest heavily and low skill sets available. The framework addresses the issues of profitability, marketability and pricing. The framework explores issues such as space for a new entrant in the market place, the level of consumption, competition in the market, entry and exit barriers, brand loyalty, willingness to switch over to products of micro enterprises, possibility of niche marketing and alternate channels of marketing, presence of substitute products, possible geographical reach, presence of other competing SHGs, possibility of marketing along with other products etc.

WHAT IS EMPOWERMENT?

Empowerment is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting into increased participation in decision-making and bargaining power and increased control over benefits, resources and own life, increased self-confidence, self-esteem and self-respect, increased wellbeing.

SIGNIFICANCE OF THE STREE SHAKTI GROUPS

Stree Shakthi Self Help Group is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members for meeting their productive and emergent credit needs at such rate of interest, period of loan and other terms as the group may decide. The programme was launched by Government of Karnataka during 2000-01 and it is being implemented throughout the state to empower rural women and make them self reliant. Stree Shakthi Groups are formed at the village level to inculcate the savings habit in the members empowering the women economically.

REVIEW OF LITERATURE

Sidney Ruth Schuler and Syed M. Hashemi (1994) 1 in their research article. "Credit Programs, Women's Empowerment, and Contraceptive Use in Rural Bangladesh" find out that women who participate in the Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) programmes are more empowered. Their study also reveals that Grameen Bank programme has a strong effect on contraceptive use among participants than BRAC programmes.

Ruhul Amin, Yiping Li, Arshad U. Ahmed (1996) in their study, "Women's Credit Programs and Family Planning in Rural Bangladesh" reveals that women who participate in credit programme are more likely to use contraceptives for keeping their families smaller in comparison to those women who do not participate or who live outside the credit programme areas. They also formed out that participation in credit programmes increase women's economic status and empower women through the experience of group solidarity, increased mobility and access to information about contraceptive methods.

Anju Malhotra and Mark Mather (1997)³ in their article, "Do Schooling and Work Empower Women In Developing Countries?" Gender and Domestic

Decisions in Sree Lanka" find out that education and employment play an important role in determining women's input in financial decisions, but these are largely immaterial in determining household decisions related to social and organizational matters.

Alexandra Bemasek (2003) in his paper entitled "Banking on Social Change: Grameen Bank Lending to Women" discusses that loans for the women from Grameen Bank of Bangladesh (GBB) has positively and significantly increased their income. This incident ultimately increases their contribution to the family income. Women's socio-economk status has improved due to Grameen Bank (GB) loans. The group lending structure of Grameen Bank creates a support network among the members of a self-help group.

Sayma Rahman, P. N. Junankar and Girijasankar Mallik (2009) in their study "Factors influencing women's empowerment on microcredit borrowers: A case study in Bangladesh" finds out that the greater age of the female has negative effects on empowerment. They show that the younger females are more empowered. They show that the education of female has a positive impact on female empowerment.

OBJECTIVES OF THE STUDY

1. To understand the aims and objectives of Stree Shakthi Groups.
2. To know the Income generating activities of Stree Shakthi Groups.
3. To comprehend the various training programs received by the Stree Shakthi Groups.
4. To analyze the financial assistance given by the Government.
5. To identify the various methods to improve the entrepreneur skills of the Stree Shakti Groups.

RESEARCH METHODOLOGY OF THE STUDY

Present study is based on the Primary Data and Secondary Data. Primary data has been collected from the 50 Stree Shakti Women group who were involved in various income generating activating. Random sampling method is used to choose the 50 Stree Shakti Women. They were belonged to eight taluks of Hassan district i.e, Alur, Arkalgud, Arsikere, Belur, Channarayapatna, Hassan, Holenarasipura and

Sakleshpur. Interview schedule method is used to collect primary data from the Stree Shakthi women. Secondary data collected from the University of Mysore Library and from the newspapers, journals.

INCOME GENERATING ACTIVITIES OF STREE SHAKTHI GROUPS

The following income generating activities have been under taken by the SHG Members.

1. Vermicompost: The use of chemical fertilizer is increasing day by day in order to get higher crop production from their fields. Out of 50 Stree Shakthi Women 38 of them consisting of 76% replied that excessive use of chemical fertilizer is badly affecting the social health, to arrest this situation they are involved in Vermicompost from the mixture of natural manures. They also replied that they have earned a decent money from that.
2. Cattle Rearing: Dairy development is a very good source of family income next to Agriculture; we are promoting this activity among SHG members. Out of 50 women respondents 42 of them consisting of 84% of them replied that they are rearing cattle for their livelihood. After getting loan from the Stree Shakthi program, it is easy for them to return in a gradual way.
3. Rearing of Goats: It is said that goat is a poor man's cow, the land less and marginalized farmers are rearing goats. Out of 50 women respondents 32 of them answered that they are rearing goats after taking loans from the program. They said goats are costing them reasonable amount, this helps them to reduce the burden on their male members of the family.
4. Piggery: Pig rearing is very good income generating activity, but people of all caste are not adopting this activity. Out of 50 women respondents only 12 of them consisting of 24% responded that they have brought 4 to 5 pigs from nearby market and rearing it. Hence pigs are available with low budget with high returns they are happily rearing pigs. They said during the Christmas and new year they sell the fully grown pigs to Kerala and Tamilnadu. They also said rearing of pigs is the easiest job for them, after the little work cleaning and feeding them they can concentrate on other agricultural activities.
5. Poultry: Now a day's country chicken is in great demand in both in rural and urban market areas. Majority of the Stree Shakthi program members consisting of 96% involved in poultry. Even though they are taking up the poultry in smaller scale, it is fetching them a reasonable amount to cater the other needs family like children fee, books, shoes and other miscellaneous expenditures.
6. Agarbathi making: Agarbathi making is also a source of income to 50 per cent of the women members. Out of 50 respondents 25 of them replied that they are involved in Soap powder, Candle making, Wire bags, Tailoring is also the income generating activities of SHG members. They responded that these activities has considerable helpful for the women to lead their life dignifiedly.
7. Petty Business: The petty business shops are getting momentum in Karnataka. Out of 50 women respondents 33 of them consisting of 66% of them, replied that there are variety of the products, which are conveniently produced / marketed by SHGs include: Fibre based products, like carry bags, hand bags, decoration items etc, Palm leaf products like baskets leaf mats, Coconut shell products, Toys made of paper, fruits, terracotta etc, Sea shell crafts, Cut flower items, and bead ornaments. The petty business are fetching the women members a reasonable amount to thus they are very supportive to their male members of the family.
8. Food items: Those women members who are well to do are involved in Roti making, Pickles, Papad, Vermicelli making are other source of income to many women members. Honey and honey based products, Pickles, Sea foods, Wafers (Appalam), Flour items, Bakery items, Masala Powders, Fried Chips like banana, tapioca etc, Murukku, Awal, Jams, squash etc, Palm candies, Oils like coconut etc, Coconut shell charcoal, Plant Fibre brushes, Rose water, Temple articles, Jewellery, Greeting cards from plant materials, Vermicompost, coir pith compost, Thatched palm leaf, Detergents, soaps, Phenyl, and Readymade garments. Embroidery products, Pin lace products, Cloth items, Granite and marble based products, Sculptures, Boat building, Handlooms, Metal crafts like Jewellery, Wood based items,

furniture, carvings, leather products, Pottery items, Flower and flower products like bouquets, Roof and flooring tiles, Herbal medicines, Clay and hollow bricks.

TRAINING PROGRAMMES FOR THE STREE SHAKTI WOMEN MEMBERS

To enhance the skill of group members in different trades, such as candle making, agarbathi, bamboo crafts, chicken, embroidery, sticking, knitting, and other leather works etc. The training programmes were organized regular on SHG concept and best practices.

1. SARANSH is a registered charitable trust working with the people with disability in villages of India under the Indian Trust Act. Saransh primarily works towards the betterment of disabled and the poor in villages. It is currently working in the states like Tamil Nadu and Karnataka. It has designed a variety of training, support programmes and workshops in order to set up Self Help Groups assist persons from villages, the disabled people below poverty line.
2. To strengthen the Streeshakthi Groups / Block level Societies in Karnataka initially training was given to SHG members and field level officials.
3. Anganwadi workers were given training in core batches regarding gender issues, leadership quality, communication, orientation, book-keeping, credit management and social issues in four phases.
4. Skill development training given to the members to produce good quality products. During 2020-21, 4573 Executive Members of Block Societies have been trained in coordination with NABARD.
5. To encourage Streeshakthi Groups to take up income generating activities and also to provide marketing facilities for the products prepared by these groups.

FINANCIAL ASSISTANCE GIVEN BY THE SOCIAL WELFARE DEPARTMENT, KARNATAKA

1. Rotational of Fund: Rs. 5,000 is released to each group as capital or seed money to take up income generating activities by the members of Stree Shakti self-help groups.
2. Kit Materials: Rs.600 worth register and a trunk is provided to each Stree Shakti group to preserve

valuable documents which belonging to the members of the group.

3. Incentive to groups for Excess Savings: An incentive of Rs. 15000 and Rs. 20000 is provided to each group who have saved excess of Rs. 75000 to Rs. 1,00000 and above Rs.1,00000 respectively.
4. Income Generating Activities: Rs. 5000 is provided to each group for taking up Income Generating Activities, for example animal husbandry, sheep and goat rearing, poultry, pickle making, tailoring, basket making, chili powder making, rolling of agar bathis, running tea and petty shops.
5. Interest Subsidy at 6% on the loans about 6 % interest subsidy is given to the Stree Shakthi groups which avail loans up to Rs. 1.00 lakh from the Bank.
6. Strengthening of Block Level Societies: To strengthen Stree Shakthi groups, 175 Block Level Societies are registered under the Karnataka Societies Registration Act, 1960. Financial assistance of Rs.30,000/- has been provided to each society.
7. Marketing Complex: To encourage Stree Shakthi groups to take up income generating activities and also to provide marketing facilities for the products produced by these groups. To construct 28 District Level, 151 Taluk Level, and 4 Divisional Level Marketing Complexes financial assistance is given.
8. Exhibition / Marketing Melas: About Rs.75000/- is released to each district to organize exhibition and marketing melas at the taluk and district levels to give wide publicity on the producers of stree shakti groups.
9. Awards to Best groups and Taluk Block Level Society: Every year on the occasion of International Womens day at the State level three cash awards and citations are given. For the first best group Rs.50,000/-, and the second best group Rs.30,000/-, and for the third best group Rs.20,000/-, At district and taluk level cash awards of Rs.5000 and Rs.2000 respectively with a citation is awarded. As part of birth centenary celebration of Smt. Yashodharamma Dasappa, one best group from each revenue division is awarded Rs.25,000/-

10. Mobile Van: in the budget speech of 2020-2021 Government has announced the scheme of mobile marketing van for the sale of products prepared by stree shakti groups as a pilot project. This programme is expected to implement in Davanagere, Tumkur, Mysore, Dakshina Kannada, Belgaum, Dharwad, Gulbarga and Bidar Districts of the state for which 48.00 lakhs is provided.

MAJOR FINDINGS OF THE STUDY

- a. The financial status of households has improved due to easy access of credit facility from the group. Access to credit has enabled women to undertake income generating activities.
- b. Increase in income has been spent on better nutrition of Children and on the health care for the family.
- c. Kitchen Gardens have enhanced the overall nutritional status of children, pregnant and lactating mothers.
- d. There are improvements in school enrolment, attendance, toilet facilities and Access to electricity.
- e. Women are actively taking part in local, state politics and important decisions of the family like children education, possession or selling property.
- f. Increase in awareness levels about the society led to laying roads, planting trees, conserving environment, construction of water harvesting structures, donations to the victims of natural calamities, campaign against eradication of social evils like dowry, child marriages, crime against girls and women, untouchables, Aids and support to widows and destitute.

CONCLUSION

Access to financial services and the subsequent transfer of financial resources to poor women enable them to become economic agents of change. Women become economically self-reliant, contribute directly to the well-being of their families, play a more active role in decision-making, and are able to confront systemic gender inequalities. Today micro financing operations are taking place in more than 150 countries due following its advantage. In fact, micro finance providing by Stree Shakthi group is a platform to unleash the potential of women. In current situation

Stree Shakthi groups are emphasizing only on economic empowerment, along with it they have to focus their attention over various kind of exploitations against women, obviously which empowers women. As 2006 noble laureate Muhammad Yunus says "Poverty is the absence of all human rights. The frustrations, hostility and anger generated by abject poverty cannot sustain peace in any society. For building stable peace we must find and provide opportunities for people to live decent lives" Micro finance operating by Stree Shakthi Groups is one among many ways to curb the poverty and restore the peace.

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